2012-13 Insurance Filing Instructions

In order to make the U.S. Soccer Secondary Insurance policy and filing process easier to understand and execute, direct all insurance questions to your Team Administrator. **The new insurance policy is effective as of September 1, 2012 through August 31, 2013.**

Preparation:

- U.S. Soccer requires the athlete to use his insurance or the parent's insurance as primary coverage. The insurance provided by U.S. Soccer is only to be used as secondary coverage, unless the athlete is uninsured.
- Having claim forms on hand when an injury occurs at the field will make the filing process move quickly.
  - Families should present copies of completed claim forms to each hospital or health care provider they use.
  - Claim forms must be validated and signed by Melissa Biniewicz at U.S. Soccer with 72 hours of injury.
  - Melissa Biniewicz will then send the signed claim form back to the injured party. The injured party is responsible for filing with ACI.
- Review the ACI Insurance Policy for details on specific injuries.
- Insurance Policy Details:
  - ACI will pay benefits for an accident which occurs while an insured person is:
    1) Attending or participating in a supervised or sponsored activity authorized by the U.S. Soccer Development Academy, or
    2) Attending a U.S. Soccer Development Academy function.
  - To receive benefits, the insured person must be participating in an Academy-related event authorized by U.S. Soccer.
  - The insured is responsible for a deductible of $1,000.
  - Benefits are payable up to 52 weeks after the accident that caused the injury. Benefits will only be covered if the injury is claimed within 72 hours of the accident.
  - This policy covers up to $25,000 in expenses per accident, with limits on the following:
    1) $1,500 limit on physical therapy
    2) $10,000 on Accidental Dismemberment &Death
    3) 80/20 benefit over deductible (Insurance will pay 80%, the insured pays 20%)

When an injury occurs:

1. Seek medical attention.
2. File with your primary insurance *before* filing with U.S. Soccer insurance.
3. To file the secondary insurance claim, send the signed and validated ACI Claim form using the filing instructions you received from U.S. Soccer.
    - Provide a copy of the completed claim form to the hospital and/or each Health Care Provider you use.
    - Keep all original forms. Only send duplicate forms to ACI.

After filing a claim, you can expect:

- ACI will send the "Proof of Loss" forms within 15 days to the injured party. These forms confirm the claims were received. Additional questions may be asked.
- ACI will start to pay benefits to the billing party after receiving completed claims.